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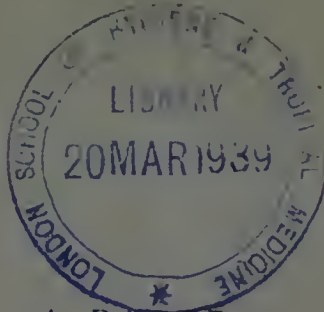
THE HOUSING  
of the  
WORKING CLASSES.

BY

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A PAPER

Opening the discussion on the above subject at the Annual Congress  
of the Sanitary Association of Scotland, 1900.

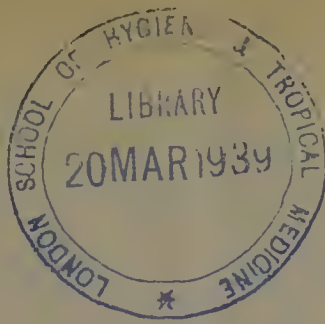
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## THE HOUSING OF THE WORKING CLASSES.

### GENERAL ASPECTS OF QUESTION.

IN opening the discussion on the housing of the working classes it cannot be said that the subject is a narrow one, or that it could be more appropriately dealt with by any other class of Congress. As social sanitary reformers we are deeply interested in every matter which has for its object the raising of the social status of any class of the community. The movement towards the better housing of the working classes is at the present time one of the foremost social questions demanding serious attention, and probably no class of the State has taken a more keen interest in furthering its propaganda than such as those who form this assembly. Year after year has shown an increase of zeal and action, and although some towns are apparently beginning to falter, it is often because the old order of slum has disappeared, and a point reached in judging of what is fit for human habitation that can scarcely justify proceeding beyond persuasion and tact. In Dundee it is several years now since the convener of the sanitary committee declared that a slum dwelling did not exist in the city, and when I entered municipal life, at every Public Health Committee meeting from twenty to forty notices were discussed. The multiplicity of subjects in so large a title renders it somewhat difficult to decide whether to take one of the sub-divisions and treat it in detail, or to lightly touch on

the whole field. Having been asked to *open* a discussion I thought that it would be more profitable to us all if I adopted the latter idea, although I cannot say that it is the easier proceeding. There are many present who have specialised in different directions among the characteristic parts of the scheme, and who, doubtless, will take this opportunity of laying before us individual thought and research of an original nature. You will pardon me if I do not penetrate away back to the times when our forefathers lived in grottoes, caves, or trunks of hollow trees, to form a consecutive history of human dwellings. It will suffice and be strictly within the mark if I say that the past fifty years has seen all the legislative interference for improvement in the dwellings of the people. The real dawn of progress in this direction began with the birth of scientific hygiene, and has formed a considerable part of the social evolution that has occurred during the latter part of the nineteenth century. Social reformers, looking from the aspect of bettering the conditions of life of their fellow-creatures, saw that the removal of superstition and vested interest would allow them to enjoy much that was possible and beneficial. The political economist, knowing that the welfare of a nation is intimately bound up with its industries, knew that the best work was only possible from the worker who is carefully housed, groomed, and fed, has accordingly worked from his point of view. Not only that, but the conditions of life are essentially those which mould a national character.

The housing of the working classes suggests a something which, taken literally, includes not only the vast majority of our nation, but nearly it all. The percentage of idlers is a very small one. The earlier Acts more explicitly stated the kind of workman which it was designed to help in the way of housing. In 1851 Lord Shaftesbury introduced two bills, one A Common Lodging-Houses Act, the other The Labouring Classes Lodging-Houses Act. So little advantage was

taken of them, that a year or two later he declared before a Commission that he believed he was the only living Englishman who knew of their existence. In 1866 the Government of the day passed the Labouring Classes Dwelling-Houses Act. Later in the same year Mr. Torrens introduced a Bill to provide for the Better Dwellings for Artisans and Labourers, which practically became law in 1868. Every municipality and County Council has now, or ought to have, building bye-laws, which provide for the erection of buildings so constructed and fitted as to render them efficient for the preservation of health. The working classes benefit equally with the upper classes in that respect, but the practical application of the housing of the working classes is meant to be more or less restricted to a class who are practically existing on the borderland of being tenants, and who, from their unstable position, act as a menace to the moral, social, and public health of the community in which they live. To endeavour to house this lower stratum in comfortable dwellings, and so produce a respectable citizen of one who had previously led a life somewhat nomadic, if not actually criminal, is certainly a problem which deserves consideration. Doubtless in many cases persons of strong will have been able to lift themselves above their environment, and become even leaders of social reform, but the vast majority are incapable of rising out of the sad surroundings in which they find themselves placed.

The possession of a house by an individual depends on the amount he can afford to give as rent—not by his requirements, as it ought to be. It is laid down as almost axiomatic that the proportion of rent to income should not exceed one-seventh, and from one-seventh to one-tenth is considered fair. This works out that a man earning 21s. a week ought, as a maximum, to pay 3s. per week, or £7 16s. per annum, to preserve a due proportion between rent and obtaining the other necessities of life. It is also looked upon as



essential that a house ought to consist of two rooms at least. It is customary to allow that single rooms may be sufficient for *single individuals* living alone, for *childless married couples*, for *two girls*, or for *two elderly persons* of same sex. This brings us nearer to conclude as to what sort of working man is to be the object of our solicitude, in his housing at least. Charles Booth in his book on "The Labours and Life of the Poor," and which is a classic amongst social reformers, divides the poor into four divisions, A, B, C, D.

A, the lowest, forms  $1\frac{1}{4}$  per cent. of his test area of 900,000 people, and is the chief source of our criminal population. His remedy is to scatter these.

B is next; it forms  $11\frac{1}{2}$  per cent., and gives us the greater proportion of our paupers. These individuals have less than 18s. per week of wages. These two divisions practically form the submerged tenth.

C forms 8 per cent. They have irregular work, and when working average 18s. to 21s. per week.

D forms  $14\frac{1}{2}$  per cent., regular work, with wages 18s. to 21s.

The next class above the "poor" are those with wages ranging from 21s. to 30s. per week. These form 42 per cent. of the total population.

The poor forms 35 per cent., and this class forming 42 per cent., allows us to make the deduction that 77 per cent. of the population earn not more than 30s. per week. I further think that B and C divisions are probably those who require the helping hand most. They are certainly not the individuals to appeal strongest to the landlord or factor, who necessarily prefers the artisan with 35s. to the labourer with an uncertain 18s. I need scarcely remind you of the strongly-worded protests that have been repeatedly

brought forward, showing that the occupants of many of those housing philanthropic investment schemes, whether of individuals, companies, or trusts, have been occupied by a much better class than that for which they were erected, and for which concessions in the market price of ground rents had been given by corporation, etc., knowing as they did at time of sale the uses to which such site was to be put. It has also been brought out that the superintendents of many of these buildings are equally as anxious as factors and landlords to get a "nice class" of tenants. The Peabody buildings have been severely attacked on this score.

Before the Royal Commission which sat in 1884 two very important facts were brought to light regarding our poor. Mr. Williams, an inspector under the London School Board, stated that 88 per cent. of the poor paid more than one-fifth of their income in rent, thus leaving 12 per cent. who pay less than one-fifth. He further broke up the 88 per cent. and showed that 46 per cent. paid from one-fourth to one-half of their income in rent, while the remaining 42 per cent. paid one-fourth to one-fifth. The desire to possess a place called home must be indeed very strong to persuade an individual to exchange half his earnings for the pleasure. Again, that Commission brought out a very clearly-proved fact, that on an average every working man and working woman loses twenty days' work per annum owing to sickness. Dr. Russell, of the Local Government Board, showed in his memorable address the close relationship existing between mortality and size of house. The Registrar-General's reports bear out the same tale to-day. In some cities it has been calculated that the proportionate risk of mortality in a four and a one-roomed house is 30 to 1 in favour of the four rooms. Sickness has also a calculated relation to mortality, and is generally stated that for one death there is over two years' constant sickness. The practical point to us is that sickness predisposed or maintained by deficient housing is a

preventible condition, and in the language of H.R.H. the Prince of Wales—if preventable, why not prevented? But sickness is not merely a concern of the individual and those depending on him. An active unit of an empire can now be figured as equivalent to so many pounds' worth of gold. These facts are given with the intention of showing that the housing of a certain class in good and hygienic homes is a question of far wider scope than merely a landlord's ideas of shelter from the elements.

We left off at Torrens' Act, passed in 1868. It was chiefly directed against the landlord, and applied to single houses or small groups. So many loopholes existed for allowing the landlord to escape—the facilities for appeal being numerous, and the cost to the community in following them up very great, that little advantage was gained from it. Next followed Cross's Act in 1875. This applied the same principle to areas, but although more than once amended it was seldom put in motion. It certainly transferred new duties to the shoulders of the local authorities, making *them* the responsible parties for the clearing out of rookeries and slums. This brings us up to 1882, and we see that legislation had been doing something to make the dwellings of the working classes more healthy, but owing to insurmountable difficulties little practical advantage could be taken of them. It was painfully borne home to the Local Government Board that something further required to be done, and the Government of the day proposed that a Royal Commission had better take it in hand, get all information possible, and probe to the bottom of the sore, and thus be able to finally deal with the matter in an effective manner. After a prolonged inquiry, where much valuable information was given by the very highest authorities, the Housing of the Working Classes Act, 1885, was passed. After a few years' working not much further progress could be shown. The Local Government Board endeavoured



to goad on local authorities to do their duty, by showing them the mighty powers they now possessed, and the high responsibility they held as the guardians of the lives of the poor in those slums, who were unable to plead their cause effectively, or to enforce observance of the laws relating to public health. But all in vain. A vast store of potential energy was certainly in those Acts, but to convert it into a useful form was very difficult. So many Acts and amended Acts had been passed that the whole subject was an intricate maze, offering inducements innumerable for legal quibbling, and consequently much delay and expense. The something that was wanted was essentially produced in the Housing of the Working Classes Act, 1890. In this Act all the previous ones are consolidated and amended. It simplifies and in parts modifies previous enactments, but above all it gives far more power in the working of the Act, thus adding effectiveness. The *cost*, which had been proved to be one of the chief hindrances to more extended application in the past, received especial attention, with the result that the owner of insanitary property is unable to profit by its compulsory sale to any appreciable extent. Where the buildings are beyond repair he only gets value for ground and material; where it was possible to put it into habitable repair the cost of so doing is deducted from value first. Where increased rentals are obtained by overcrowding, or being used for illegal purposes, the value was struck after these had been rectified. In fact the rules laid down for the arbiter in his valuation are so rigid that the pockets of the general ratepayers are fully protected. This way of looking at most of public business is often a sure method of anticipating the result. To prevent any dilatory, if not negligent attitude of local authorities, powers are given to a few ratepayers to put the Act into motion, and when, once commenced by such a requisition, goes on to the demolition and reconstruction of, say, an area,

or, on the other hand, the fact is clearly proved that it is not as stated by the requisitionists. There could not be much public spirit in any town if twelve rate-payers cannot be got to append their names for a report on an area, or four near inhabitants for a dwelling.

On the face of all this nothing could appear more simple or more complete, or probably less costly, than this Act. The result has certainly been up to all expectation. Within a year or two of its passing more work was done under it than had been done during the forty years before. Objections now had to be on the merits of the case, and these alone. This tends to shorten legal processes, and also the cost. Still there are many who believe the 1890 Act to be far from satisfactory. We must all, however, admit that in the Housing of the Working Classes Act we have a good working set of weapons, capable of speedily improving the conditions of the dwellings of the poor, and where demolished, reconstructing on those foul spots in many cases the best and highest class buildings in the community, as in Dundee, for example. Let us inquire for a moment into some of the objections of those who believe it unsatisfactory. It is still attacked on the score of expense by many, and that it is sometimes an expensive matter, and tedious also, is quite true. Sir Charles Cameron prefers proceeding under the Public Health Acts to the Housing of the Working Classes Act. Dr. Priestley, medical officer of health for Lambeth, declares that the Housing of the Working Classes Act should be a last resort of a community. That it displaces tenants, who overcrowd neighbouring buildings, sending up the rents, and producing rookeries, which in turn are again acted upon at enormous cost to ratepayers, he has very clearly pointed out. The provisions of the Act for the housing of the depopulated is what many believe to be insufficient. In London it is determined by statute, but liable to variation by the confirming authority. In other places it is merely determined by

that authority. These Acts clearly meet the contingencies of crowded and uninhabitable dwellings being cleared away, but the sequences of such action are not fully met. In no case does the reconstruction scheme house the number it displaces. If previous provision is not made for the inhabitants they exactly follow the order described by Dr. Priestley, and complete the demoralisation of another neighbourhood. But why do these and other authorities prefer to proceed under Public Health Acts rather than the Housing of the Working Classes Act? In the former a nuisance, or injurious to health has to be proved; in the Housing Acts "unfit for human habitation" is the point to be proved. It is scarcely necessary to point out to *you* who are actively engaged in such work the difference of proof required in such cases. In the Sanitary Congress at London this year Mr. Beachcroft, in his presidential address, held that local authorities should not buy up unhealthy areas unfit for habitation. They should close the houses till reconstructed by the owners. This would, he maintained, put an end to insanitary areas, stop the influx of people, and lower rents. I do not agree with him in his method by any means, but it is one of the latest cures for the disease by those who believe in the inadequacy of the Housing of the Working Classes Act. Working class settlements in country and cheap train and tram fares have been suggested often as the solution of the whole question. They maintain that till the transit of town workers becomes part and parcel of the Housing of the Working Classes Act it will neither be complete nor perfect. The areas outside the town inhabited by these people would belong to the municipality, and that we are proceeding towards such a condition is evident by the bill Mr. Chaplin introduced this year into Parliament, and passed enabling local authorities, other than Rural District Councils, to *acquire* sites outside the limits of their jurisdiction. Many were certainly disappointed that the Local Government Board did not deal

with the whole question in a comprehensive manner. The Government made a strong bid for power six years ago in the promises it held out, and not the least of these was the desire to ameliorate the condition of the housing of the working classes. They have certainly not forgotten their promise, but it was hoped that the Local Government Board would have grasped the matter in a more universal spirit and taken advantage of an opportunity afforded to legislate on the information that must be accumulating in their bureaux. Housing the working classes in the suburbs may solve the question, decentralisation may be the panacea combined with organised means of transit. Railway companies have been in the past largely instrumental in the depopulation of city communities for railway traffic, and in no case it is stated have they rehoused the people they displaced, although always undertaking to do so. To share a little of the burden they have imposed on communities is not altogether unfair, and accordingly schemes of cheap workmen's trains from 5 a.m. to 9 p.m. at intervals of fifteen minutes from a central station with radiating lines, joined by cross lines, has been repeatedly suggested. Mr. S. M. Burroughs goes further, and at the International Congress of Hygiene and Demography proposed free travel as a solution of the housing of the working classes puzzle. He showed that the average earnings of railways in Britain was  $4\frac{1}{4}$  per cent. Government securities being at 2 per cent. gave a saving of £10,000,000 per annum. The London County Council Committee some years ago actually reported on a suitable scale of charges, which was—5 miles,  $1\frac{1}{2}$ d.; 12 miles,  $3\frac{1}{2}$ d.; 20 miles,  $4\frac{1}{2}$ d. Such a design for the proper housing of workmen is thus slowly approaching what might be termed a practical bearing. There is still another cure, and that is taxation of land values. That excessive rents in towns are due to the value of the earth's surface at that particular spot is apparent to all, and that that value has been conferred on it by the community at large, and not the individual



who presently possesses it, is also equally known to us. That the community should share in this increased value, being the prime cause of it, is believed in by not a few, and if this land value was taxed to such an extent as to make it unprofitable to hold it unless utilised to the best advantage, more houses would be built, at less rents, and the rates probably removed by the income from land value taxation. The signs of the times certainly point to action in this direction being taken by the progressive party. Earlier in my paper I mentioned that often possession of those working class dwellings was taken by people for whom they were never intended. Liverpool, at Gildart's Gardens, seems to have solved the problem. I went over these last year with Dr. Manby, now of the Local Government Board, England. He told me that the city architect and the sanitary architect got each a site on which they were asked to build dwellings for the poor, structurally and hygienically sound, with a central idea of constructing them at the low figure of 1s. per room—exclusive of site. They unfortunately were scarcely able to produce them at that low figure, but the production of the sanitary architect is, I should think, unique. He made them houses, but no more—nothing to attract the artisan who used to be specially selected by factors, etc. The rafters were old tramway rails, the brick partitions unplastered, the occupants being advised to apply whitewash often, and that in time a smooth and plaster-like surface would be produced. It was certainly a lesson in constructive simplicity of dwelling-houses to me. Still the improvement from their former dwellings was immense. To improve the dwelling improves the tenant morally, socially, and physically. If he improved through an educative agency the first sign of that improvement would be his removal to a better house. Every town can point to moral reconstruction following improvement reconstruction. These houses in Liverpool consist of ground floor and one flat above. But on areas that have been cleared it is

unfortunately too true that only blocks can be erected, if it is intended to make them anything like pay their way. These massive tenements, owing to the desire to erect them substantially and hygienically perfect, to let at a moderate rent, limits the external appearance considerably, and gives a barrack-like look not at all pleasing to the eye, and stifling in many cases to real *home life*. These tenements have been declared over and over again to be *the curse of modern civilisation*. In America, where these blocks are carried to a greater height and extent than here, the evil is particularly felt and denounced. Lately in New York an exhibition was held of tenement houses. All articles, appliances, models, designs, etc., were on view, the idea being to find out the best possible of everything used in this species of home life. No report has yet been issued, but the stimulating effect of such an exhibition on public opinion goes a long way towards that education which is absolutely necessary to spread the knowledge of the departure from the ideal this plan of housing people causes, and so obtain a healthy and intelligent interest in this crusade. That this knowledge will be chiefly spread by sanitarians is unquestionable. The average individual has very crude ideas of what the housing of working classes actually means, far less does he understand the mighty sequences it implies. Many are blind to their own comfort and happiness, or at least indifferent, generally through helplessness. Deeply conscious of the benefits to be derived by our fellow-creatures, *we must persevere unceasingly*. But block buildings must not be universally condemned. Where they have been substantially built, comfortable, and faithfully superintended they have been shown to be healthier than the general health of the community in which they are placed. Mr. Peabody left £500,000, which by careful management has more than doubled in thirty years. This trust houses 20,000 people in 5121 dwellings of 11,371 rooms. The density in these buildings is 750 per acre, London's average density

being 49 per acre. In the Peabody buildings the birth-rate is 6·3 higher than London, the death-rate 2·0 lower, and the infant mortality 4·0 lower than London. In their condemnation of these blocks some have even urged that the owners should be licensed as selling a commodity dangerous to health. This would certainly attach an amount of stigma in connection with tenement buildings, which might *impress* investigating philanthropists when about to inaugurate a scheme for the housing of the working classes. That they were to participate in producing an article which was deteriorating to the health of those who would occupy them might influence the manner of disposing their wealth, but we must not be blind to the fact that towns are artificial productions, imposing artificial conditions which make it impossible to maintain the health of natural surroundings: still the transition from a filthy, sunless, airless, and damp slum to a model tenement is a transition incapable of exact determination, carrying as it does to the individual latent possibilities of mental, moral, and physical improvement, absolutely impossible in the previous environment. A better plan would be of periodic surveys of all tenement buildings, say, every five years, by the burgh surveyor, medical officer of health, and sanitary inspector, the result of which inspection to be reported to the local authorities. Such a procedure would certainly ensure publicity, which I hold to be always the most certain way of obtaining redress where wrong or injustice is being enacted, and more particularly when involving human life or its deterioration. In my opinion the housing of the very poor in cities will for a very long time to come be in tenement buildings. *Back to back* houses are now almost universally condemned, although in some cities they are still being built at the rate of over 1000 per annum. Over and over again they have been shown to have a greater general death-rate, and the incidence is specially marked in phthisis, respiratory disease, diarrhœa, infantile mortality, and infectious disease.

Still, Dr. Bell, of Bradford, can work statistics to prove that they are far healthier than houses with through ventilation.

Before concluding I should like to look at the economics of this question. The owners of slum property find now it is not a profitable speculation to retain on their hands. The ratepayer pays for the demolition of insanitary areas at present. It would not be unfair, I think, to saddle the owner who has allowed his property to get into such a condition with a proportion. That would only be just. A point of great importance is that dwellings must be managed on strictly commercial lines. It is generally admitted that a local authority can provide a better dwelling at a lower price than private individuals or companies. This would give better dwellings or lower rents. But trusts and companies have shown that a handsome return on money invested can be obtained from buildings tenanted by the working classes. A municipality does not engage in business concerns to obtain revenue more than sufficient to balance both sides of the ledger, and this still means better housing at less rent than a profit-sharing company can give. Building societies under any fanciful name are generally actuated by a safe investment, and look for a 5 per cent. return at least. Thus we are brought to the point whether it should be left to individual philanthropy, with its usual commercial incentive, or ought the housing of the working classes to partake of a municipal or perhaps national character. At the present day every municipality of any extent is, in addition to other functions, a huge trading concern. Such schemes as gas, water, tramways, electric lighting are now legitimate objects of municipal exploiting, but they all originated in private effort, and only after the acknowledged pecuniary success of these private endeavours did municipalities step in and undertake the management on behalf of the citizens. With the exception of water,



I do not believe that a more useful sphere of municipal energy can be found than the problem we are discussing. By private enterprise it has passed through the trials of infancy and childhood successfully, as a mere business concern. Where municipalities must step in and take up the running is to house those who cannot, or who only just, manage to live in the cheapest rented dwellings. A municipality can afford to tread where a 5 per cent. money-making concern would be afraid, or have scruples. The Public Works Loan Commissioners lend money to local authorities and others for the purposes of this Act. Their terms are—

For repayment in 30 years, - -	$2\frac{3}{4}$	per cent.
„ - 40 „ - -	3	„
„ - 50 „ - -	$3\frac{1}{4}$	„

Repayment is generally required for land in fifty years, for houses in thirty years. The time allowed for repayment is too short. To Mr. Chaplain's bill this year an amendment was moved, but lost, that for land sixty to a hundred years should be given for repayment, and for houses seventy years. It would be a great concession and help this Act immensely, to get money at  $2\frac{1}{2}$  per cent. for forty years. Even as things are, model dwellings owned by companies or trusts are profitable concerns.

In conclusion we are agreed, I hope, that insanitary dilapidated buildings lower the morals, lower the health, and produce bad citizens. That a home life is to be the ideal life for every individual, and that while a person is without that pale he is a member of a class which is the chief menace to the good of the community and State. That some are able to lift themselves above their environment, but the great majority require a helping hand, and all the agencies that can possibly do so should be encouraged. Ignorance of the laws of public health plays an important part, and the teaching of hygiene in schools, and *practically* in the homes of the poor by lady sanitary inspectors, would have a

powerful influence in creating a sense of a higher life, and produce a development of character which would strengthen their feeble powers of self-control, and rouse them to a true sense of manhood and womanhood by one of the most powerful of all earthly influences, namely, *a home*.

